

# Exhibit S:

Katrina Bergunder  
24674 Republic Ave  
Oak Park, MI 48237

May 17, 2023

JP Morgan Chase  
Attn: Customer Service  
PO BOX 15369  
WILMINGTON, DE 19850

Subject: Request for Accurate Reporting of Dismissed Debt

Dear Sir/Madam,

I am writing to bring to your attention a discrepancy in the reporting of a debt on my credit report. The debt in question, associated with Katrina Bergunder and court CASE NO: 22-00061GC, has been legally dismissed with prejudice by 45th District Court (13600 Oak Park Blvd, Oak Park, MI 48237) on February 21, 2023, as confirmed by the court's dismissal order.

Despite the court's ruling, it has come to my attention that the debt is still being inaccurately reported as "charged off" on my credit report. This misrepresentation negatively impacts my credit history and misleads potential creditors who review my creditworthiness.


I kindly request that Chase immediately update the reporting of this debt to accurately reflect the dismissal with prejudice. It is imperative that the accurate status of "dismissed with prejudice" is reflected on my credit report, as mandated by the Fair Credit Reporting Act.

Enclosed with this letter, you will find a copy of the court's dismissal order and court of record, which serves as conclusive evidence of the debt's legal status. I expect this documentation to be thoroughly reviewed and the necessary updates to be made promptly.

Please provide written confirmation once the accurate reporting has been updated on my credit report. Failure to comply with this request may result in legal action to enforce my rights under the Fair Credit Reporting Act.

I trust that Chase will handle this matter expeditiously and in accordance with the relevant regulations. Thank you for your attention to this important issue.

Sincerely,

  
Katrina Bergunder

Original - Court file  
1st copy - Assignment Clerk/Extra  
2nd copy - Friend of the Court/Extra

3rd copy - Opposing party  
4th copy - Moving party

Approved, SCAO

45th <b>STATE OF MICHIGAN JUDICIAL CIRCUIT JUDICIAL DISTRICT COUNTY</b>	<b>ORDER</b>	<b>CASE NO.</b> 22-00061GC Court telephone no. (248)691-7440
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Court address

13600 Oak Park Blvd, Oak Park, MI 48237

Plaintiff name(s), address(es), and telephone no(s).  
JP Morgan Chase Bank, N.A.

Plaintiff's attorney, bar no., address, and telephone no.  
Mandarich Law Group, LLP  
James McArdle  
P-82443  
P.O. Box 109032, Chicago, IL 60610  
(866)757-4738

v

Defendant name(s), address(es), and telephone no(s).  
Katrina I Bergunder  
24674 Republic Ave.  
Oak Park, MI 48237  
(773)853-7085

Defendant's attorney, bar no., address, and telephone no.

1. Motion title: ~~Motion to exclude witness and dismiss~~

*Dismiss with prejudice*

2. Moving party: Katrina Bergunder, defendant

3. This motion was heard by the Honorable Judge Michelle Friedman Appel on 02/21/2023  
Date

☒ 4. For the reasons stated on the record,

THE COURT ORDERS that the above-named motion is

- ☒ granted.  
☐ granted in part, denied in part.  
☐ denied.

☒ The court further orders

*Case is dismissed with prejudice.*

FEB 21 2023

Date

Judge

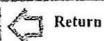
32709

Bar

*Michelle Friedman Appel*  
JUDGE MICHELLE FRIEDMAN APPEL

**45th District Court  
13600 Oak Park Blvd  
Oak Park, MI 48237**

*Register of Actions*



Return

Register of Action

*Register of Action*

STATE OF MICHIGAN	CASE NO: 22-00061GC GC
45TH JUDICIAL DISTRICT	REGISTER OF ACTIONS

Court Address 13600 OAK PARK BLVD	Court Telephone
OAK PARK MI 48237	(248) 691-7440

JUDGE OF RECORD: APPEL, MICHELLE FRIEDMAN, P-32709

P01 PLAINTIFF	(CLSD)	Attorney
JP MORGAN CHASE BANK NA//		P-81102
		MAMUT, MICHAEL THOMAS,
		28366 FRANKLIN RD
		SOUTHFIELD MI 48034
		(248) 352-4340

D01 DEFENDANT	(CLSD)
BERGUNDER/KATRINA/I	
24674 REPUBLIC AVE	
OAK PARK MI 48237	

DATE	ACTIONS, JUDGMENTS, CASE NOTES	INITIALS
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01/07/22	P01 SUMM & COMP FILED (RETD )	MAMUT, MICHAEL T P-81102 NMC \$9,772.36
01/10/22	FILING FEE PAID \$75.00 RCPT # D337821 CHECK TENDERED 302894	TMS TMS
03/31/22	P01 MOTION TO EXTEND TIME FOR SERV FILED P01 ORDER TO EXTEND TIME FOR SERV FILED (2J ) P01 MOTION FOR SUBSTITUTED SERVICE FILED P01 ORDER FOR SUBSTITUTED SERVICE FILED (2J ) MOTION FEE PAID \$20.00 RCPT # D341877 CHECK TENDERED 50285	NMC NMC NMC NMC TMS TMS
04/07/22	D01 ORDER TO EXTEND TIME FOR SERV ENTERED 07/07/22 05:30P D01 ORDER FOR SUBSTITUTED SERVICE ENTERED P01 SUMM & COMP TO USE OWN PROCESS SRVER ISSUED	PJT PJT PJT
04/26/22	D01 PROOF OF SERVICE FILED (POSTED )	PJT
04/27/22	D01 PROOF OF SERVICE FILED (1ST/CER) D01 SUMM & COMP FOR SUBSTITUTED SERVICE SERVED	PJT PJT
05/04/22	DEF AT COUNTER--WILL FILE WRITTEN RESPONSE W/ THE COURT	PJT PJT



05/16/22

D01 ANSWER FILED

PJT

D01 AFF DEFENSES FILED

PJT

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DATE	ACTIONS, JUDGMENTS, CASE NOTES	INITIALS
ALL	PRE-TRIAL SCHEDULED	PJT
	06/21/22 09:20A	
ALL	NOTICE TO APPEAR ISSUED	PJT
	COPY OF ANSWER ATTACHED TO NTAS	PJT
05/23/22	RETD DEFAULT JDGMT--ANSWER FILED, PT SCHEDULED	PJT
06/21/22		
ALL	PRE-TRIAL HELD	PJT
ALL	PRE-TRIAL FINAL SCHEDULED	PJT
	10/25/22 09:00A	
	PARTIES PRESENT VIA ZOM; DISCOVERY IS ORDERED	PJT
	& TO BE COMPLETED BY 8/19/22; CASE EVAL IS	PJT
	NOT ORDERED; WITNESS LIST BY 7/22/22; DISP	PJT
	MTNS BY 9/2/225; FINAL PT SHALL BE SET AFTER	PJT
	CLOSE OF DISCOVERY & AFTER DISP MTN CUT OFF	PJT
ALL	NOTICE TO APPEAR ISSUED	PJT
08/18/22		
D01	EXHIBITS FILED	NMC
10/19/22		
	FEE WAIVER REQUEST FILED BY K. BERGUNDER	PJT
	FEE WAIVER REQUEST GRANTED	PJT
10/25/22		
ALL	PRE-TRIAL FINAL HELD	PJT
ALL	PRE-TRIAL FINAL SCHEDULED	PJT
	01/10/23 09:00A	
	PARTIES PRESENT VIA ZOOM; ADJ 60 DAYS	PJT
ALL	NOTICE TO APPEAR ISSUED	PJT
01/10/23		
ALL	PRE-TRIAL FINAL HELD	PJT
ALL	BENCH TRIAL SCHEDULED	PJT
	(LIVE ) 02/21/23 10:30A	
	PARTIES PRESENT VIA ZOOM; SET FOR **LIVE** IN	PJT
	PERSON BENCH TRIAL ON 2/21/23 10:30AM--DATE &	PJT
	TIME GIVEN ON THE RECORD	PJT
ALL	NOTICE TO APPEAR ISSUED	PJT
02/01/23		
P01	NOTICE WITNESS LIST FILED	PJT
02/06/23		
P01	ACTION TELEPHONE CALL RECEIVED	NMC
	ADV TO SUBMIT REQ TO JUDGE FOR ANY PARTY TO	NMC
	APPEAR VIA ZOOM	NMC
02/07/23		
P01	CORRESPONDEN FILED	PJT
	(2J* )	
	*PLAINTIFF'S REQUEST FOR WITNESS TO APPEAR VIA	PJT
	ZOOM	PJT
02/08/23		
D01	ACTION TELEPHONE CALL RECEIVED	PJT
	T/C DEF REQ MTN TO DISMISS DATE--ADV NO	PJT
	AVAILABLE DATES PRIOR TO BT--GAVE BT DATE AND	PJT
	TIME	PJT
D01	MOTION FILED	PJT
	(** )	
	**DEF MTN TO EXCLUDE WITNESS AND DISMISS	PJT
D01	NOTICE FILED	PJT
JP MORGAN CHASE BANK N v BERGUNDER/KATRINA/I	CASE#: 22-00061GC PAGE: 3	

DATE	ACTIONS, JUDGMENTS, CASE NOTES	INITIALS
D01	PROOF OF SERVICE FILED	PJT
ALL	MOTION SCHEDULED 02/21/23 10:30A	PJT
02/09/23		
	PLTF REQ REVIEWED BY JUDGE MFA, PER JUDGE MFA,	PJT
	OK FOR WITNESS TERRICKA CLARK TO APPEAR FOR BT	PJT
	VIA ZOOM	PJT

02/15/23

\*\*FILE WITH JUDGR MFA\*\*  
FILE RETD BY JUDGE MFA

PJT  
PJT

02/17/23

P01

NOTICE TO DISMISS FILED  
NTC OF DISMISSAL FILED BY PLTF IS NOT  
SUFFICIENT AS THE DEFT FILED AN ANSWER - A  
STIP & ORDER TO DISMISS MUST BE FILED TO  
DISMISS THIS CASE  
T/C TO PLTF ATTY'S OFFICE - WAS TRANSFERRED  
TWICE AND DID NOT GET ANYONE ON THE PHONE THAT  
COULD TAKE CARE OF THIS MATTER - SPOKE TO  
TWO DIFFERENT RECEPTIONISTS THEREFORE I SENT  
AN EMAIL TO THE PERSON WHO SUBMITTED THE  
DISMISSAL BY EMAIL

NMC  
NMC  
NMC  
NMC  
NMC  
NMC  
NMC  
NMC  
NMC  
NMC

02/21/23

ALL

BENCH TRIAL HELD

PJT

D01

ORDER TO DISMISS ENTERED

PJT

D01

DISMISSAL WITH PREJUDICE ENTERED  
PARTIES PRESENT (LIVE IN PERSON); DEF'S MTN  
TO DISMISS GRANTED; CASE DISMISSED WITH  
PREJUDICE

PJT  
PJT  
PJT  
PJT

\*\*\*\*\* END OF REGISTER OF ACTIONS \*\*\*\*\* 05/17/23 10:03